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—ALSO—

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CANADA

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E. M. MORPHY,
A YORK PIONEER.

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LIFE PICTURES.

REVERIES AND REMINISCENCES

CHAPTER I.

MY NATIVE TOWN AND EARLY ASSOCIATIONS.

“The scenes of my childhood, whose lov’d recollection
Embitters the present compared with the past ;
Where science first dawned on the powers of reflection,
And friendships were formed too romantic to last.”

THE picturesque little town of Monaghan, in the north of Ireland is situated in a valley surrounded by hills which enclose two small lakes, and adjacent is the serpentine Blackwater river, whose banks are decked with shrubbery and covered with the primrose, cowslip and wild rose in the spring and summer months. In this pretty little inland town the writer spent the “sunny hours of childhood” and youthful days till he arrived at the age of fifteen years. St. Paul was proud of his Tarsus, and said it was “no mean city.” The writer can use the same words in at least one respect. If Tarsus gave to the world scholarly and noble Paul, my little Tarsus gave to Australia a Governor-General, and to Canada a Lieutenant-Governor, a Chief Justice, a Bishop, several M.P’s, professional men, merchants and farmers who were a credit to the country.

The writer was the third son in a family of ten children, consisting of seven brothers and three sisters. His father was a manufacturer of carriages and agricultural implements ; he employed a number of men and did a profitable business. About one mile from the town we had a farm where we spent many of our leisure hours, exercising the five senses the Almighty endowed us with.

In the spring and summer mornings we “arose with the lark” and proceeded to our little demesne where the sense of seeing was gratified by taking in at a glance the clear blue sky and rising “orb of day” or a whole landscape, with its hill, dale, wood and waterfall. Of hearing by the music of “the feathery songsters” who warbled notes of praise to their Creator. Of taste, by the gathering of berries and other wild fruits, which grew in abundance. Of smell, by the aroma of the hawthorn blossom, sweet briar and flowers which bespangled the fields. And of feeling by the “invigorating and bracing air, and having our little feet (which were sometimes uncovered) washed with the sparkling dewdrops” which glistened in the morning sun.

Our further enjoyment consisted of fishing, swimming and climbing trees for birds nests, and not the least of our diversion was riding a donkey (a part of the farm stock) who when tired of his burden kicked up his heels and tumbled us over his head.

"And thus we spent the pleasant hours nor thought of care or woe
In the days we went a gypsying a long time ago."

In our sports we had three playmates whom we shall introduce to the reader, especially as they are to bear an important part in our narrative. Two of the lads were respectively named Nat and Harry Wainwright. Their father was a lawyer in a good social and financial position. The other lad was named Mat Mackenzie, son of a wine and spirit merchant who had accumulated a large amount of money in brewing, which he exchanged for his other calling. He was giving his sons a good education, one of whom had already received his degree in Trinity College, Dublin, and was now a young Doctor. Being our senior he did not join in our sports, occasionally he came to his father's farm which adjoined ours, and sometimes associated with us.

Those four youths were accustomed to see wines and spirituous liquors used every day in their homes, especially the Mackenzies, who had access to their father's store and indulged pretty freely, especially Dr. Tom, who was frequently under the influence of wine. His brother Mat often brought a bottle of whiskey to the farm, which he diluted with water and berries to make it palatable, and we all had a taste of the cordial, which made us unnecessarily boisterous in our games.

The future history of the Mackenzie and Wainwright boys will show how dangerous it is to tamper with "the old serpent" although disguised in Blackberry juice.

In this connection I may add that whiskey, the national beverage, was kept in almost every house that could afford to purchase it, there were a few honorable exceptions in those who strictly observed John Wesley's rules.

When a child was born the first thing it tasted was a teaspoonful of whiskey punch to clear its throat. I have no doubt but a good deal of whiskey was drunk at my birth and christening, especially the latter. I was told that the clergyman who performed the ceremony had one tumbler of punch before he commenced, and several afterwards, as he was the principal guest at the feast and did not believe in "total abstinence."

The tailor who made my first suit of clothes fitted them on and then drank my "health to wear," I was taught to drink his in return by having a wine glass half filled with diluted and sweetened whiskey punch.

At festivals, harvesting, markets, weddings, christenings,

wakes and funerals, joy and grief, sickness and health, whiskey was freely used. When warm we took it to cool us, when cold we took it to warm us. In a word it was used as a panacea for all the joys and sorrows of life from the cradle to the grave. A funeral was not considered respectable if there was not plenty of whiskey to treat the assembly.

A ridiculous story is told of an Irishman who in making his will left \$20.00 for whiskey to be used at his burial. "Going or coming said one of the executors." "Going, av course" said the testator, "as I want to be there myself."

Brewers, wine merchants and other liquor dealers grew rich at the expense of the poor in those days and sent their boys to Dublin to be educated, although we had several good schools and seminaries in our town.

The Institution at which the writer spent two years is worthy of more than a passing notice, he shall therefore devote the following chapter to it.

CHAPTER II.

THE SCHOOL UPON THE HILL.*

"There, in his noisy mansion, skilled to rule,
The village master taught his little school ;
A man severe he was and stern to view,
I knew him well and every truant knew ;
* * * * *

Yet he was kind, or if severe in aught,
The love he bore to learning was in fault." —Goldsmith.

AMONGST the inhabitants who did not emigrate was a Mr. Richard Jackson, a leather merchant, who by industry, frugality and honorable business principles amassed a small fortune. Mr. Jackson was a prominent member of the small body of Methodists in the town, and gave liberally to every charitable institution, as well as to the support of the Church of his choice, and, like the good centurion, "he built them a synagogue," and presented it to the Conference. Nor did he stop here, but proceeded to erect for himself "a monument more lasting than brass," in the purchase of a plot of ground on which he built three substantial buildings, forming three sides of a square. The centre building was planned as a day-school for sixty boys, the right wing for forty girls, and the left a home for six poor widows of the Methodist Church, "well reported." Canada may proudly boast of her excellent free school system, but Mr. Jackson was half a century ahead in this respect. The schools were not confined to

* Some time ago we published this story as "Sainy Smith," with a promise to add to it. The 10,000 copies were soon exhausted, and we received several complimentary letters coupled with a request for more. This pamphlet may be called a *Second Edition* with the promised addition.

—E. M. M.

Methodists, as persons of other denominations took advantage of the donor's liberality, and sent their children where they were sure to receive a moral and religious training.

In the selection of teachers Mr. Jackson required that they should be members of the church, "apt to teach," and class-leaders. The first female teacher came from Dublin, highly recommended. Mrs. Booker was a young widow, about thirty, of good address and prepossessing appearance. Like that of the Methodists of the day, her dress was neat and plain, especially the bonnet, which was of the Quaker style. The male teacher was a Mr. James Smith, about forty-five years of age. In personal appearance below the medium height, of slight make, handsome, sharp features, hair combed back. He wore a brown surtout coat, black knee-breeches and leggings, and carried a carved-headed walking-cane. His family consisted of a wife and five children, three boys and two girls, of whom we shall speak hereafter. The six widows, who occupied the left wing of the building, were provided with all the necessities of life, and uniformly dressed in dark clothing, with the conventional "Methodist bonnets."

Such was the "school on the hill." At the age of ten, the writer entered it as a pupil, and soon became familiar with its usages, part of which consisted of religious exercises at the opening and closing of each session. The instruction was of the ordinary kind—reading, writing, and arithmetic. Our principal lesson book was the New Testament. We soon found out that the master was very peculiar in his manner. We were exhorted to use the old Saxon or Scripture words, *Yea*, *Nay* and *Verily*. The church members considered Mr. Smith a little eccentric, and as he was always reprobating sin and sinners, he was called by the outsiders,

"SAINTY SMITH."

The chapel, situate in the lower part of the town, was open several evenings of the week for preaching, prayer and class-meetings, and at the appointed hour the little company, consisting of Father Smith and family, Mrs. Booker, and the six widows, might be seen wending their way to the "Jacksonite Chapel," as it was called. When the congregation entered the men filed to the right, and women to the left, and were separated in the auditorium by a *low railing** Cushioned pews were unknown in Methodist chapels in those days, but benches were well filled, and especially the "penitent bench" at revivals. Near the front sat the leaders and Mr. Jackson, then followed the rows of earnest worshippers; at the appointed hour the preacher ascended the high, old-fashioned box pulpit,

* The Irish received Christianity from the East, and the dividing of the sex was an Eastern custom.

and after the candles were snuffed by the sexton, the service commenced with a good old-fashioned hymn, sung to a familiar tune in which all joined. The sermon was generally of the awakening kind, powerful with an unction, and the "amens" were frequent and hearty. The service was closed by a rousing prayer-meeting and conversions were the frequent result.

But to return to the "school on the hill." Our master was more feared than loved by the boys. Although a strictly good man, he was considered to be more of a Puritan than a Methodist; we scarcely ever saw a smile on his countenance. He could make no allowance for boyish games of any kind, as the following incident will show:

One summer evening as he and the little company were coming to the prayer-meeting, he suddenly came upon a few of the scholars (the writer included), who were playing at marbles. He made a charge upon us, kicked the alleys, and used his walking-cane freely. I need scarcely say we made a hasty retreat and left him the victor. Next morning we were lectured for "bowing down to little gods," and ordered to the penitential (not penitent) bench.

As above stated, our master had three sons—Robert, James, and Dick—very nice lads, especially Robert, the eldest. He was a tall, handsome youth of about eighteen, who occasionally assisted his father in teaching, and was intended for that profession. James was two years his junior, tall of his age, of a cheerful disposition. Dick was some years younger than James, a stout little fellow, full of mischief and frolic, a natural mechanic.

Mrs. Smith was handsome, matronly, pious, and of a sweet disposition, which atoned for her husband's eccentricity. The two daughters, Carrie and Susan, aged respectively twelve and ten, were modest and industrious. In a word the Smith family were happy and lived within their limited means.

Amongst Mrs. Booker's scholars one is deserving of a passing notice, especially as she is to bear an important part in our story. Her name was Mary Logan, the daughter of an intelligent local-preacher, who lived on a small farm at Milltown, about one mile from Monaghan. Mary was about sixteen, tall and slight, of Grecian style of countenance, fair complexion flaxen hair and blue eyes, which won her the name of "blue-eyed Mary." She was intimate with the Smith girls, and often met them at the Sunday-school in the little chapel where Robert was teacher. After spending the day with her companions, Robert was often deputed to "see her home"—a task which he willingly performed.

Robert did not join in our diversions, he being older and more sedate. Yet he did not always stop at home; having an attraction at Milltown, thither he involuntarily wandered

for a rustic ramble with blue-eyed Mary to the stone bridge that spanned the Blackwater. For hours they stood gazing at the romantic scenery, listening to the rumbling of the old corn mill, with its ever-revolving water-wheel covered with spray and foam, while the air was redolent with the hawthorn blossom and wild flowers, which Robert collected and festooned into Mary's summer hat.

"With the songster in the grove,
Here they told their tale of love,
And sportive garlands wove."

But, alas! "Love's young dream" was of short duration; the meetings of the lovers were reported to the parents, who thought it indiscreet. Accordingly Mary was prohibited from visiting Mr. Smith's, and Robert's father gave him such a lecture that he resolved to leave home and strike out for himself.

THE RECRUITING PARTY.

I have a distinct recollection of the recruiting parties in the fairs and markets of my native town. The sergeant with his Waterloo and other medals suspended to his padded and close-fitting scarlet coat, was accompanied by several drummers and fifers, whose martial strains collected a crowd that followed to "headquarters," a tavern in the market-square. Here the officer in command made an oration, setting forth the glories of the army, finishing up with "Three cheers for the king," and an invitation to the boys to "Come in and have a drink."

Let us follow the party into the sitting-room where abundance of Irish whiskey was served up, followed by a popular air from the band, then another speech by the sergeant, something like the following:—

"Now boys, I'll tell yez something about war. Ye see when our regiment (the good ould Connaught Rangers) were in the Peninsula we lived like fightin' cocks, we had the best of atin' and drinkin', and lots of divarshun. Early on the mornin' of the battle of Waterloo, I was out on picket duty near the Frinch lines, when who should come up ridin' on a horse wid a cloak round him (to disguise himself) but Bonypart himself." Here the speaker was interrupted by a voice, "What sort of a looking man was Bony?" "Well, boys, as near as I could judge, he would stand six feet three in his stockin' soles, bushy whiskers, squint in his eye, and a wart on his nose." "Did he spake to you?" "Av course he did. 'Sargint O'Gorman, sez he, 'what strength are yez?' 'Five hundred thousand, furby the Prushins,' sez I. 'That's a whopper,' sez he, 'Who are them fellows of yours wid the bare legs?' sez he. 'Thim's the 42nd Highlanders, or the Kilties, as the boys call them; like ourselves, tigers to fight,' sez I. 'Well,' sez he, 'Wellington must have been in a hurry thish mornin', when he couldnt give the boys time to put on their throusers.'"

At this point a general laugh and another drink, then the sergeant pulled out a handful of silver and said, "Now boys, who'll take *the shillin'* ; yez are a fine lookin' lot of fellows, and I'll list ye for sargints." Several came forward and took the coin, and had the ribbons pinned on their hats. Another drink, a rattle of the drum—"Turn out the whole. Fall in there ; right face, quick march," roared the sergeant, and off they start to the tune of "St. Patrick's Day" or "The Girl I Left behind Me." The whiskey was the most objectionable part of the performance, as many enlisted under its influence, and repented when sober.

Among the boys who listened to Sergeant O'Gorman's speech was Robert Smith. "He had read of war, and longed to follow to the field some warlike lord." But he did not like the infantry, and consequently did not take "the shilling" from the sergeant. A troop of the Tenth Hussars were the admiration of all the lads and lasses of the town. The dark blue uniform, with a scarlet jacket slung over their left shoulder, their glistening helmets and prancing horses, gave them a dashing appearance. Robert tried to enlist in this troop, but was told that he must go to "headquarters" in Dublin, at the same time receiving a letter to the commander. His mind was made up, he kept his own council, except to Mary Logan, to whom he said he was going to Dublin to seek a situation, promising to write frequently. After a tender parting, he bade adieu to his lovely blue-eyed Mary.

One fine morning in June, Robert arose unusually early, packed his wardrobe, with his Bible in a handkerchief, then, peeping into his mother's chamber, saw her in a placid sleep, he was about to steal a last kiss, but prudence forbade him. Then wiping away a tear, he turned from the parental roof with a heavy heart and a light purse, and commenced his sixty mile walk to Dublin.

His absence that day was attributed to a fishing excursion, which he often made to Killmore lakes. But as he had not come home at the usual time, his parents grew uneasy. Next morning the family, being alarmed at his absence, sent to Mr. Logan's. Mary said he had been there two days before, and told her he was going to Dublin in quest of a situation. This was confirmed by a trooper, who said that a young man called at the barracks a few days ago, wanting to enlist, and that the captain told him he could not join here, but at Dublin, the headquarters of the regiment. It was evident that Robert had enlisted, and then there was "weeping, lamentation, and woe, his mother refused to be comforted."

About a week after this event, a letter was received from him, bearing the Dublin post-mark. He asked pardon for his disobedience and rash act. He said he did not like to be a

teacher, nor did he care for a mechanical trade, and the only opening he thought of, and one which would not embarrass his father, was the army, for which he had a taste, and where he hoped for promotion. To Mary he wrote a similar letter, reassuring her of his sincere love, but releasing her from her engagement, as he knew not when he might return. Mary's reply was very affectionate, saying she could never love any one else, and she would wait for his return if it should be twenty years.

In the meanwhile, we will follow Robert to "headquarters." On the first day he walked to Drogheda, and felt tired. Next morning he arose early, and at sunset that evening he reached Dublin. On the following morning he proceeded to the cavalry barracks, and presented his letter to the commanding officer. After reading it, the Colonel eyed Robert all over, then remarked, "Captain Manson says you're a respectable young man, with a good education. It's such we want in the Tenth Hussars, who are justly termed a crack regiment. I like your appearance; you can now step into the orderly room and be enlisted."

Robert bowed, and obeyed military orders for the first time. After being tested and signing the roll, he was shown into the tailor's shop to be measured for a uniform, and thence to his quarters—a long room, with two rows of iron bedsteads; opposite each was hung on brackets the men's accoutrements. At the sound of a trumpet the men assembled to the dining or messroom in squads, Robert amongst the rest.

In the evening, while seated on his bed, his comrades were singing, jesting, and talking so loud that Robert could scarcely hear his own voice; then opening his little wardrobe, he took therefrom his mother's Bible, and read a chapter, then knelt in prayer as he was accustomed to. Scarcely had he commenced when a general laugh and a jeer came from nearly all in the room. Some said "Methodist," others said "Swaddler." Then they began to hoot and throw missles at him, till one young man named Armstrong, from the County Fermanagh, the son of a Methodist, rose to his feet, and said, "Boys, your conduct is disgraceful to a stranger, who is evidently a good young man. I remember how you did the same thing to me, till you shamed me out of my piety, but now I'll turn the tables, and report every man in the room to the commanding officer to-morrow." He did so, and that officer, who was already impressed with Robert, gave them a sharp reprimand, saying if he ever heard of such a thing again he would punish them heavily. From that day forward Robert had no further annoyance. His first duty was severe. At four o'clock trumpet call; three hours' riding school; breakfast at seven; riding school in the forenoon, and so on. In a little time, by

perseverance (and after many tumbles) he mastered his drill, and was present with his regiment at a review and sham-battle in Phoenix Park, where seven regiments assembled.

But to return to the school on the hill. Robert's parents had become reconciled, and the Logan and Smith families were on good terms again.

CHAPTER III.

OME OF THE ODD CHARACTERS OF MY NATIVE TOWN.

SANDY CAMPBELL, THE WANDERING MINSTREL.

SANDY was the nephew of a resident painter of the same name, with whom he learned the painting business, but being of a jovial disposition, a good singer and flute player, he was often led into company where strong drink was freely used, the consequence of which was, that he fell into intemperate habits, and exchanged the "paint brush" for the flute, and a roving life, playing and singing all over Ireland for pence which circulated from his pocket to the dram-shop, and left poor Sandy always "hard up." On this cold evening he came into the blacksmiths' department of our factory, poorly clad and shivering with the cold. He was invited to a seat on the hearth, which he gladly accepted.

While the sparks flew from the anvil, other sparks of native wit dropped from Sandy, who when "thawed out" uncovered his flute and commenced to play one of Moore's melodies termed "The meeting of the Waters." Then laying the instrument aside, he sang the same piece, altering certain words, to suit his own case, thus—

"There is not in this wide world a valley so sweet,
As the vale *where the whiskey and Sandy does meet* ;
O the last ray of feeling, and life must depart,
E're I give up the poteen which warms my old heart."
I once had an uncle who lived in this town,
Who always was friendly, when Sandy came round ;
Now young Pat's the Master, and no lodging there,
So I must away to the plains of Kildare."

Gough the celebrated temperance lecturer found a poor inebrate fiddling in a bar-room for pennies to buy strong drink. The lecturer led him to his meeting, and induced him to "sign the pledge" which he kept. Some years afterwards Gough met the same individual a Governor of one of the States of the American Union. So much for total abstinence.

Alas for poor Sandy, it is doubtful if he ever reformed as there were no Goughs or Temperance Societies in those days.

HARRY OWENS, THE OLD MARINE CRANK

was a pensioner who had served under Nelson, and like most old sailors was fond of his grog which he would not do with-

out. When under its influence he would tell some tough yarns. One of them ran as follows—

"Yes Master Edward, I saw some hard fighten. At the Battle of Trafalgar while we were hotly engaged, my comrade Tom Brown called out to me--'Oh! Harry, I'm wounded,' What's the matter sez I, 'My leg's shot off, sez he.' So I picks him up, and while I was carrying him down to the cockpit a cannon ball came whizzing along, and knocks off his head, and I didn't know it.

"'Where are you going with the man and his head off,' sez the Captain; I beg pardon Sir, sez I, but there must be some mistake, fur he tould me it was his leg."

While we smiled and doubted his ridiculous yarn, Harry would take another sip and with a manly voice sing—

Our Nelson met them on the wave,
Three cheers our gallant seamen gave,
Nor thought of home and beauty,
Along the line the signal ran,
"England expects that every man
This day will do his duty."

The openhearted Jack Tars, are generally favourites, but alas their drinking propensity often leads them among sharpers who fleece them of their money, and leave them to the tender mercies of the police,

Of late Temperance Societies and Sailors' Homes have done much to counteract this evil.

JACK MCKENNA, THE OLD SOLDIER,

is our next crank on the canvas. He had served in the Peninsular Wars under Wellington, and was now a pensioner, working at his trade shoemaking. Singing songs, drinking whiskey, and telling sensational stories of the war, one of which we give but do not vouch for its veracity—

"Yes boys, while on the march in Spain, the hot sun and drifting sand was terrible. We had several cases of sun-stroke. My comrade Joe Moore was struck stone blind, and I had to lead him to the next town where he was sent to hospital.

"One day our Captain was walking out and he espied a big Spanish cat with a splendid pair of eyes. Sez the Captain to 'himself, 'I niver saw such a pair of eyes since I saw Nellie Blakes' in Phoenix Park.' Sez he, 'If Joe Moore, had them in his head, who knows but he might be able to see again. So with that he shot the cat and brought him to the Doctor of the Regiment and told him to dig out the cat's eycs with his lance and put them into Joe Moore. Well Sir the Doctor laughed, and said he would do it—so he laid out Joe on a big table, tuck out his eyes and put the cats in. After a while Joe got well and could see as well as ever, but he never could

keep ‘eyes right,’ as he was looking every way, and when on the march if he saw a hole, he would run out of the ranks, and peep in like a cat watching for a mouse, but he was a useful and good sojer too and was often sent on picket duty as he could see the enemy round a corner.”

While we laughed at this absurd story, Jack would take another glass of whiskey and sing—

“O where is the country can rival ould Erin,
Or where is the Nation such hayroes can boast
In battle as bould as the Lion and Tiger ;
And fierce as the Agile, that flies round her coast.”

Pity Jack could not see his enemy the tavernkeeper, who is to be found round every corner.

CHAPTER IV.

FURTHER REMINISCENCES OF THE SCHOOL UPON THE HILL.

“Welcome, with shouts of joy and pride,
Your veterans from the war-paths track ;
You gave your boys, brave, but untried ;
You bring them men and heroes back !”

BEFORE they left Dublin, the young men, Robert and Armstrong, became close comrades and friends. They walked and rode together, attended the Stephens Green Methodist Chapel ; in a word they were like “David and Jonathan.” They had miniature likenesses of themselves taken. Robert had two ; one he sent home, the other to Mary, with a request that she would send him one of hers in return. She procured one from H. McManus, a portrait painter of the town, and forwarded it.*

While Robert and his friend were enjoying Dublin and its beautiful surrounding, “the route” came and the 10th was ordered to “foreign service,” and in a little time they embarked for India. Scarcely had the family got over the sorrows of

* Speaking of the painter, reminds me of an incident. The boy who sat next to me in school, named Bobby Wright, was dull and half deaf, fond of making men’s heads on his slate, for which he had often got the taws over his fingers. After leaving school, his parents articled him to McManus to learn his profession. In a little time it was said that “he was better than his master.” Dr. Temple, who lived on the hill, lost a young and beautiful wife, who died suddenly. He immediately went to the painter to know if he could paint a likeness of her, regretting very much that he had not one taken while she was alive. The artist replied “that it was a difficult thing to do,” but that he had a very clever lad, who might be able to do it. My school-fellow was deputed for the task. The doctor had the body set up and dressed in her usual costume. Bobby made such a good sketch that when painted it was a striking likeness. The lad was sent to Italy, where he studied under celebrated masters, and afterwards became “portrait painter to Her Majesty Queen Victoria.” How many more men of genius and others who received their education and first religious impressions in “the school upon the hill,” eternity alone will tell.

parting with Robert when another trouble came upon them ; sly James followed his brother's example, and enlisted in the 47th Regiment of Infantry. Dick, however, was a stay-at-home lad, and having a mechanical turn, was bound to a gun-maker, but boarded at home. In course of time the family were reconciled, and all was going on as usual, when a little commotion arose in the society. It was whispered in the chapel that "Sister Booker was conforming to the world."

The facts were, that a well-to-do farmer, a widower, who lived near the town, often visited the preaching house, sought an introduction to Mrs. Booker, with whom he was much taken, and thought such a pious woman would make him a good wife and a conscientious stepmother for his children. He accordingly proposed, and was accepted by Mrs. B——, without consulting the Church. In the meantime the prayer and class-meetings were not regularly attended by her, and it was observed that Sister Booker had not the same fervor in prayer, and was "backsliding." A meeting of the leaders was called, and Sister Booker's case was the principal topic. All lamented her worldliness. One said "She had got a bow on her bonnet ;" another said, "She had also a *beau* on her arm." At length one (with the Sainty Smith zeal) said, "Brethren, we got no good of Sister Booker since the courtin' divil got into her." At the expiration of the year, Mrs. B—— got married to the farmer, and Miss Minute was appointed in her stead.

Mr. and Mrs. Jackson were unremitting in their attention to the institution. They often visited the schools, and were received with the greatest respect ; on the entrance of the dear old couple the scholars arose from their seats, and made their best bow, and sang one of Wesley's hymns, in which we were well drilled.

But to return to our story. Letters were received from the two young soldiers. Robert spoke of his arrival at Calcutta, and of their visit to Bombay, Madras and other parts of India ; of the manners and customs of the natives ; their great heathen temples, etc. ; that already they'd had a brush with the Sikhs, who were mustering in great numbers, and that they did not know the day they might have a desperate battle with such a daring enemy. James spoke of his regiment being removed to several parts of England, then to Gibraltar, and up the Mediterranean, to Corfu, Malta, and other parts of the British possessions.

Father Smith replied to his sons' letters, exhorting his boys to be faithful to their duty as soldiers of their King, and to acquit themselves like men, but to keep in mind that they should be soldiers of the Lord Jesus Christ, and "put on the whole armor of God, to fight the good fight of faith, and lay

hold on eternal life." He never bowed the knee without praying for his family, and especially the absent ones ; and the two Smith boys, although absent and mixing among strangers and gay comrades, were strictly moral, and total abstainers, their good conduct and education securing promotion. Nor did they forget their fathers' limited means, as they sent home small remittances from time to time.

At our farm we often met the Mackenzies and Wainwright youths already referred to. My schoolfellows did not fraternize with them especially in tasting "the blackberry wine."

Nat Wainwright having passed through his college course, was taken into his father's office to study law, a profession he did not care for, as he was too fond of whiskey and idleness. His brother Harry, who was intended for the same profession, would not settle down to study, but spent most of his time smoking, fiddling, and whiskey drinking. One day Nat disappeared from the parental roof, and the next heard of him was that he had enlisted in the 14th Light Dragoons.

Thus the Wainwright lads, like many others whom I have known, depending on their father's fortune became good-for-nothings, and missed the opportunity of stepping into a lucrative and well established business.

The Mackenzies were very much like the Wainwrights. Mat was taken into his father's store where he had free access to the liquors kept for sale. The consequence was that he imbibed too deeply, and as a business man he was a failure.

His brother Dr. Tom commenced practising in a neighboring town, and, although clever in his profession, he did not succeed, being so unsteady he could not be trusted in critical cases.

He associated with all the young bloods and country squires in horse racing, hunting, etc., got deep in debt, and to prevent the Sheriff from selling him out, his father had to come to the rescue more than once.

THE LEGACY.

In the spring of 1832, my parents had made up their minds to emigrate to Canada, and while preparations were in progress, a letter was received conveying the intelligence that Captain M—— late of the Rifle Brigade (a near relative of my father's) had died intestate in the south of Ireland, and that the nearest of kin, consisting of my sire, his brother, and their two sisters (living in England) must proceed at once to the City of Cork and prove their claim to a large estate. I need scarcely say that this command was immediately obeyed. After some delay my father returned with his share of the unexpected legacy.

This turn of good luck (if I may call it so) put a stop to

the proposed emigration, as the captain's money and the proceeds of the carriage business (now disposed of) were invested in the erection of a row of eight substantial stone houses.

Presuming that the income from this property would be sufficient to support his family in a respectable way, we were sent to the best academies of the place the writer was taken from "The school upon the hill," to study under a classical tutor, being intended for the medical profession.

THE BULLS EYE WATCH.

About this time two of our English cousins visited us. Amongst the family presents a Bulls eye silverwatch was given to the writer, which was "the turning point" of his life.

On my way to and from school I called at a jewellers shop to compare notes.

Mr. W—the proprietor was a genial young man about 25, and permitted me to use his eye glass and other tools, to explore the mysteries of the intricate machine. Being of a mechanical turn of mind I soon learned to dissect the "Bulls Eye."

From that day I prefered to be a watchmaker and was apprenticed to Mr. W—My young master was a skilled workman, and had a successful business. He also had a *love affair on hand*, being engaged to a very handsome young lady the daughter of a neighbouring farmer.

In the spring of 1834, the father of the lady sold his farm and emigrated to Canada, settling near "Little York," U. C. While engaged in my new calling, I had frequent opportunities of seeing and hearing of the Mackenzies and Wainright lads.

Nat who had enlisted could not be kept sober even under strict military discipline, and was frequently punished for dereliction of duty. He begged of his parents to bring him home again and he would "turn over a new leaf" but they had no faith in such promises and kept him in the army, as a means of "sobering him down."

At length his father died, and his mother purchased his discharge.

She also got him a Government situation where he conducted himself for a while, but "the old appetite" having revived he got intoxicated again, and was *cashiered*.

CHAPTER V.

EMIGRATION.

When but a lad and in my teens o'er fifty years ago
I bade farewell to Erin's bowers and mountians crowned with snow,
Then westward steered for Canada with mingled hopes and fears.
To join the youths now grown to men and called "The York Pioneers."
A country blessed with inland seas and rivers long and wide,
Broad prairies, mines and timberland, our heritage and pride.

—E. M. M.

IN the spring of 1835 my master advertized his business for sale, with the view of Emigration, as he had *an attraction* in Upper Canada.

The writer was very desirous of accompanying him and after much coaxing, got a reluctant consent from his parents who also thought of Emigrating to the same place in a little time.

After an affectionate leave-taking, the young jeweller, with his courageous lad of 15 summers, bade adieu to their native town, engaged a passage to Belfast on

“THE MAIL COACH.”

This old-fashioned vehicle was first used in Bristol, England, in 1784, for conveying His Majesty's mail. It was then introduced into all parts of Britain, and was the most popular public conveyance up to 1838, when it was superseded by railway carriages.

The old coach was drawn by four horses and had accommodation for about twelve persons. The inside was generally occupied by females and the outside by the sterner sex, including a driver and guard, both of whom were peculiarly dressed with broad squat hats, gilt bands, great overcoats with three or four red cloth capes, and their limbs encased in knee-breeches and leggings. In cold weather they were so muffled up that you could only see their red noses protruding. The guard carried a pair of antiquated horse pistols in his belt and a horn or trumpet in his hand whose shrill sound was the signal that “the coach was coming.” The arrival at the head inns of the little towns made quite a commotion as it rattled over the macadamised road, with the cracking of the whip, the sounding of the horn and the prancing of the reeking horses.

Crowds of eager and curious people assembled, expecting to meet friends from a distance, others to hear the latest news. The guard, a pompous official, satisfied their curiosity by sensational and exaggerated stories which were got up for the occasion.

While the horses were being changed a general rush would be made to the bar-room for drinks, and the guard and driver were always included in the treats. Such was mail coach travelling in the olden times.

THE OUTSIDE PASSENGERS.

It was a lovely morning in June, and from our elevated position we had a magnificent view of that beautiful part of the country in the counties of Armagh and Down, noted for their bleach greens, partially covered with snow-white linen, and fringed with hawthorn hedges, little woods, rivulets and lakes.

“And here we heard the cuckoo's note steal softly through the air,
While everything around us was most beautiful and fair.”

Towards evening we arrived in

BELFAST,

where we found our way to the ship and secured our berths.

On board, most of the passengers we met,* had bottles of whiskey which they used to keep off sea-sickness, but the cure was worse than the disease. On one occasion they made the black cook drunk, the consequence of which was that he spoiled the officers' dinner, and got a castigation with a rope's end ; after that he abstained from Irish whiskey.

THE PASSENGERS WERE NOT ALL TIPPLERS,

as there were honorable exceptions in the little band of pious men and women who assembled in the second cabin and held religious services regularly during the voyage.

OUR FIRST SIGHT OF LAND.

After six weeks' tossing and tacking we came to *the banks* and had our first view of Newfoundland, like a speck in the distance. As we approached it the monotony of sea life was broken by the numerous small fishing vessels, with their white sails flapping in the calm waters, and here the old song of the sea was verified :

"The whale whistled, the porpoise rolled,
And the dolphins bared their backs of gold."

From the deck of our vessel we had a view of both banks of the St. Lawrence, which were studded with white cottages, together with large churches, having tin covered spires, and red painted barns.

By the aid of our telescope we noticed that the houses were peculiarly built, having antiquated steep roofs, with tier upon tier of small dormer windows.

In answer to our enquiries we were told that the inhabitants were the descendants of *the original French settlers*, a hardy, healthy, polite race of non-progressive people, in manner and habits resembling the Celtic Irish peasantry, being attached to their homes and their clergymen, and will not leave until they are necessitated to do so.

They are very sociable in their habits and visit each other's houses in groups, where they spend their evenings, smoking their pipes, telling stories, singing, dancing, etc. They wear the plainest home-made clothes, are content with the coarsest food, have no libraries, and little recourse to post offices, cheerful and happy in their poverty, and on the whole a harmless, good-natured people. Such was the account given us of the *Habitants, or French Canadians*.

* One who gave us the greatest surprise was *Dr. Tom Mackenzie*, our old townsman, who was engaged as the ships Surgeon. We were pleased to meet each other.

After a few more days tacking and battling with the wind and tide we anchored alongside the Island of Orleans, and had a good view of "the lights along the shore.

We were awakened the next morning by the rattling of chains, the song of the sailors and the tolling of deep-toned bells. We rushed on deck and had our eyes dazzled with the tin-roofed houses and tall spires of the city built upon a rock, the far-famed.

QUEBEC, THE GIBRALTAR OF CANADA.

The river here is not wide but deep, and on that summer morning it presented an animated appearance, with its numerous row, steam and sailing vessels, from the small bark canoe to the great man-o'-war with the Union Jack proudly floating from its topmast.

Looking upwards from the deck of our vessel we saw the citadel of Quebec, situated on a great rock at the height of three hundred feet, with its old walls, gates, ramparts and batteries, with cannons poking out their muzzles in every direction.

We were all delighted at the prospect of being once more on *terra firma*.

SURPRISE AND RECOGNITION.

Among the crowd on the warf stood a young man who came forward and slapped me on the back, calling me by name. On turning round Robert Dunlop, a late foreman of my father's, stood before me. I was delighted to see him, and he asked leave and was permitted to drive me to his house up town. We entered an antiquated gig, called a *calasche*, driven by a little crank, whose habiliments consisted of a grey coat, red sash and night-cap, dark visage and small sharp black eyes. We proceeded up the narrow crooked streets between old-fashioned peaky houses, drawn by a little Canadian pony, who scrambled up like a mountain goat.

On arriving in "Upper Town" the scene changed. From the Plains of Abraham we had a delightful view of

THE MAJESTIC ST. LAWRENCE,

Point Levi, the Falls of Montmorency and the shipping in the river. We were then shown the place where General Wolfe and his gallant Highlanders scaled the heights; also the monuments erected to the memory of the conquering hero and his equally brave enemy, Montcalm. After "doing" the old city we drove to the home of my friend, and were greeted by his handsome, young wife, whom I had known in Ireland. After congratulations she took from a cupboard a bottle containing what she called.

"RED RUM," WHICH REVERSED SPELLS MURDER,

well named, as the glassful she urged me to take nearly finished the writer, causing a choking sensation till his tears flowed for the loss of his identity, and for the time being he was a *reeling crank*.

After taking leave of my hostess, whose Irish hospitality overpowered me, we descended the zig-zag streets,* and with our company (less Dr. Tom who had given us the slip) embarked on a steamboat at 6 p.m., and on the following morning we arrived at

MONTREAL.

In the lower part of the city we scarcely heard any other than the French language, which, together with the incessant tolling of bells, the narrow streets, crowded with all kinds of pedestrians, some wearing odd and fantastic habiliments and head dresses, the habitants, with the regulation red sashes and night-caps, shouting, whipping and cursing their little ponies in French, made us think that we did not leave all the cranks behind us.

However as we proceeded up town we found wide thoroughfares, modern buildings, and heard our own language, then we felt at home. We noticed that most of the business houses had clerks who could speak "the dual language," and here we were reminded of a young Irishman who applied for a situation in one of the stores. The usual question was put to him: "Do you speak French?" Not wishing to be outdone, our countryman replied: "No, sir; but shure I've a cousin that plays on the *Jarmin flute*."

On reaching the mountain top we had a splendid view of the city, the river, St. Helen's Island, and the Green Mountains in the dim distance.

THE DURHAM BOAT.

But as we were birds of passage we did not remain here. Our next move was to embark on a canal or Durham boat which was drawn by horses to Lachine, a distance of 9 miles. Here we were taken in tow by a small steamer and had our first experience of the Rapids. At this place there is a meeting of the two great rivers, the St. Lawrence and Ottawa, and they make a tremendous commotion, dashing their waves against the vessels which plough through the foaming trough.

We proceeded up the St. Lawrence till we came to a small French village, called *St. Ann's*, made famous by our countryman, Tom Moore in his celebrated

“*SCV*”

* Artemus Ward said that the person who laid out Quebec must have had the delirium tremens.

CANADIAN BOAT SONG,

which was composed on the spot, a verse of which we give in passing :

“ Faintly as tolls the evening chime,
Our voices keep tune and our oars keep time.
Soon as the woods on shore look dim,
We'll sing at St. Ann's our parting hymn.
Row, brothers, row, the stream runs fast,
The Rapids are near and the daylight's past.”

We had now passed St. Ann's and were at the Rapids of *the Long Sault*, where the river became so turbulent that the steamer could not proceed any further. Our barge was then drawn by eight or ten yoke of oxen, with French drivers.

As we entered the troubled waters the scene became exciting and alarming. Above the noise and hissing of the foaming and angry cascades we ever and anon heard the drivers shouting at the top of their voices “ Gee—haw—whoa buck.” Had it not been for the perilous situation we might have enjoyed this extraordinary navigation of nine miles which took a long time to complete.

We were ordered to keep under the hatches while passing the most dangerous places, and while some of our passengers were nearly frightened to death, others were keeping up their spirits by *putting down their spirits* (whiskey.)

At length we came to smooth waters and were thankful for Almighty deliverance from a watery grave.* Here we parted with our French guides and their patient long-suffering creatures, and we were again attached to a river steamboat. After a pleasant sail of a few hours we entered among the far-famed.

“ THOUSAND ISLANDS.”

The river here is several miles wide and studded with wood-clad islands of various sizes. The largest or grand one is about eighteen miles long and has lately become an International Park. The Thousand Islands have been the admiration of all who have visited them.

Tom Moore, the poet already referred to, when passing through this archipelago in 1804, wrote the following lines :

“ Through moss-clad woods, 'mid islets flowing fair
And blooming glades, where first the sinful pair
For consolation might have weeping trod,
When banished from the presence of their God.”

Passing through the mouth of the river we soon arrived at KINGSTON,

one of the oldest towns in Canada, and a place of great inter-

* The present generation who travel from Montreal to Toronto in palace cars have little idea of what the early emigrants had to endure fifty years ago.

est. We then made our last embarkation on the steamer St. George and were soon on the blue waters of

LAKE ONTARIO.

On our way westward we passed the towns on the Canadian side of the lake, and on the following morning came alongside of a narrow neck of land, partially covered with trees, which divided the lake from a large bay on the other side of the peninsula. Situated about two miles distant on the mainland we noticed several buildings, conspicuous among which were a windmill and a church steeple. We asked the captain what was the name of the town and he answered with a smile: "Oh, that is called 'Muddy York,' it has had several names, first the Village of Toronto, then York, or Little York, and now it is called

THE CITY OF TORONTO."

We told him it was our destination, and as it appeared to be a place of interest would he kindly explain why the name was so often changed.

"You are doubtless aware," said the captain, "that the French were the first white settlers in Canada. In a little time they sent missionaries westward and afterwards erected trading posts at various places, viz.: Frontenac (Kingston,) Niagara and Detroit, at which places they carried on a lucrative business with the Indians, giving them in exchange for their valuable furs, gee-gaws, fire-arms, coloured beads, blankets, French brandies, etc., the latter being the worst thing that could have been given to those excitable creatures, which they named 'Firewater.' At Oswego, on the south side of the lake (then a British province), the English, following the example of their French neighbors, erected a fort or trading post and gave the Indians better value for their peltries. The consequence was that the aborigines preferred to trade at Oswego and passed by the Niagara post. Fearing that a like result would take place on the north side of the lake the French erected another trading post on the shores of this bay, near the camping ground of the Indians, called by them 'Toronto' (a place of meeting), hence the first name. The French named their stockade 'Fort Rouille,' afterwards called 'Fort Toronto.'"

After hearing the captain's graphic description of Canada, and especially that of Toronto (late York), we had a strange curiosity to see a place of such historic interest, especially my master who was also an attentive listener to the captain's story, and had a special desire to see the place where he expected to meet his lady-love.

We had now passed the lighthouse on the island, and on

turning Gibraltar Point the captain pointed out the spot on which Fort Rouille stood and where the monument which has been lately erected through the instrumentality of the Rev. Dr. Scadding and the York Pioneers now stands.

As we sailed down the beautiful bay in front of the city we noticed several sailing vessels, a few steamers and a *horseboat*, the only island ferry. In a little time we were at Brown's Wharf, Church Street, where the St. George discharged her living cargo.

Thus the perilous voyage of months was o'er,
We thanked the Lord and stepped on shore,
With a warm Irish heart as light as a cork
The emigrant boy landed in York.

August 9th, 1835.

CHAPTER VI.

THE LANDING IN TORONTO, LATE YORK.

AS the little band of emigrants, including the writer, wandered up the wharf, following the carter who was removing our baggage from the steamer to the hotel. He, (like the light-hearted Irishman as he was,) commenced to sing a familiar old ballad, "Enniskillen Dragoon," which was composed in our native town. We involuntarily joined in the refrain and were more charmed with that old ditty than if we had been received by a military band and a salvo of artillery.

The first act of my master was to hire a conveyance and to proceed to West York, about ten miles from the city, where the family of W. had purchased a farm and located, and where he anticipated a delightful meeting with his fair enamoreta.

During his absence we had a good stroll through the town and were favorably impressed with the regularity of its streets and their royal names, also of the beautiful bay and island in front, and the friendly inhabitants whom we found to be chiefly from the British Isles and many from "the old sod."

The principle business part was around the old four walled market square and from thence along King to Yonge Streets and outside of this area you were in the suburbs. The houses were chiefly built of wood, brick houses being few and far between.

Only a few of the strets were macadamized, so that after a heavy shower of rain the virgin soil became a sticky clay, and hence the name

" MUDDY YORK,"

which the writer had a little experience of when he sunk knee-deep, leaving his old country shoe about two feet below the surface. He also saw an ox-team stuck in a hole on the corner of King and Yonge Streets which had to be hoisted out

by fence rails. A ridiculous story is told of a person who saw a man's hat moving on King Street. By the aid of a plank he managed to reach the spot and to lift the hat, when, lo! and behold! there was a man's head! A number of persons then assembled and raised him up. His first word was: "Dig away, boys! *there's a horse and cart under me.*" We don't vouch for the truth of the last story, but the two former ones we were eye-witness of.

In due time my master returned to the city accompanied by Mr. W., the latter driving a team of horses and a large waggon which was soon loaded with our company, as Mr. W. prevailed on us to pay him a visit at his new house in the bush. So off we started up Yonge Street to Hogg's Hollow, then eastward over the old crooked road, 'mid stumps and ruts, then westward through woods and swamps, and over corduroy bridges, which nearly shook us out of our boots.

At length we came to a clearing, in the midst of which was a log house and barn. Here we alighted and received a hearty Irish welcome.

In a little time we were all seated round a fire of beech and maple and felt as happy as "as the sons of Irish kings."

The writer was very favorably impressed with Miss W., who, as before stated, was tall, handsome and graceful. As she assisted in the preparation of the evening meal the reflection of the bright fire gave an extra charm to her modest and cheerful countenance.

After supper, and while relating the latest news of our native town, our perilous voyage, etc., Mr. W. broached a five-gallon keg of whiskey and we all had to partake of it.

This last act of mistaken kindness was unnecessary, as we needed nothing more to enhance our already cheerful conversation, but it was Irish hospitality and we had to acquiesce. The writer sipped *very cautiously*, as his throat had not recovered from the effects of the Quebec *Red rum*.

THE LOG SCHOOLHOUSE AND THE EARLY METHODIST SETTLERS.

The writer was now passing through a novel experience: everything round him seemed strange. The log houses, the zig-zag fences, the chopping down trees, burning log heaps, the stumps of trees in the fields, the oxen ploughing and hauling logs, the splitting fence rails and chopping cordwood, the cows with bells tinkling in the woods, the chorus of frogs, the chirping of grasshoppers, the wood-pecker tapping and the whip-poor-will, together with the music of the toads and frogs which must have emigrated when St. Patrick banished them out of Ireland.

On the Sunday morning we went to church, or *meetin* as

they termed it. The sanctuary was a primitive one—a *log schoolhouse*, which was seated with rough boards, leaving an aisle in the centre. As the congregation assembled the men filed to the right and the women to left. A devout little man, a local preacher, took his stand at the reading desk and in a clear, Munster accent gave out one of Wesley's hymns, a familiar tune was started and *all sang* with heart and voice. The prayer was earnest, and many were the responses. The sermon was practical and heart-searching, and, like "broadcast upon the waters," to be seen (if not at once), "after many days." Nor were those services confined to Sundays, as week-evening preaching, prayer meetings and revival seasons were attended to by the itinerant ministers, and in their absence by the local preachers who were men of faith and prayer.*

We made several calls at the neighboring farm houses, and in each place were invited to take a little *bitters*, which consisted of Canadian whiskey mixed with tansy and other herbs. So prevalent was the drinking custom that we found the whiskey bottle on every dinner table, in the harvest field and at all the public gatherings. Each house had its five-gallon keg in the cellar†. The drinking custom in those days was the besetting sin of the early settlers, as many of the habitual tipplers became drunkards and shortened their lives by exposure to the inclemency of the winter season and through accidents.

THE TRADING SYSTEM.

In those days we had very few banking institutions, and money being so scarce, the system of trading or bartering was extensively carried on. All kinds of goods were exchanged or swapped, and here I am reminded of a story of trading which ended in a rediculous farce.

A FEMALE CRANK AND HER PROTESTANT COW.

A farmer, named Graham (who was an over-zealous Protestant, and attended the lodge-room oftener than his church) had a hired man who was of the opposite persuasion. This man like most of our countrymen, had a wife and a number of children. One day he asked his employer to let him have a milk cow and he would pay for her by giving work. His master agreed, and the bovine was brought to the shanty. The milking scene would have made a good subject for a painter. At the cow's head stood Mick, holding on to her horns, the child-

* We have heard the late Doctors Ryerson and Green relate some of their experiences in those days, when their circuits covered an area of thirty miles, their studio the horse's back, their rides long, their fare short and their remuneration \$100 a year. Such noble and self-sacrificing pioneer preachers deserve to be held in grateful remembrance by the present generation.

† A dangerous custom which we are happy to say is a thing of the past.

E. M. M.

ren stood around looking on. Biddy, before taking her seat, spoke (in a whisper) the following words : " Now, Mick, *bring out the bottle of holy water** and sprinkle her, as you know she belonged to an Orangeman, and her milk might not be the right thing for the childher." Mick obeyed orders, ran in, and by mistake picked up the whiskey bottle which he kept alongside the other. When he commenced to throw its contents on the cow, (whose back was tender with the summer flies) the whiskey smarted so much that the cow jerked several times, then reared up, kicked, upset Biddy and the pail, spilled the milk, then ran round the field like a race horse, while the children screamed ! Mick ran to the assistance of his wife, and picking her up said, " Och ! Biddy, darlin' are you kilt ?" " No, Mick, avick, but the life is scared out o' me !" " Och, Biddy, darlin' *isn't the Protestant deep in her !*"

One lesson we learn from this story at least,
That whiskey's not good for man nor his beast.

My master commenced business and was successful. One day a seedy looking *Gentleman* entered our store. We recognized him at a glance, as our townsman and fellow passenger, no less a person than Dr. Tom Mackenzie.

As already stated he *gave us the slip* at Quebec, where he got on "*a big spree*," and spent nearly all his money. Then he worked his way to Toronto, and was now pennyless. We entertained him till he received a remittance from home. When sober the Doctor was a perfect gentleman both in appearance and conduct. Had temperance organizations been established then we might have saved him, from this terrible disease, but alas the serpent had coiled around him and he could not extricate himself.

The last we saw of the M.D., graduate of *Trinity College*, Dublin, was in a common stable, where he was employed as a groom.

A ST. PATRICK'S DINNER.

About this time the three national societies were inaugurated ; the St. George, St. Andrew's and St. Patrick's. Their object was a benevolent one. Each society was to assist their needy and newly-arrived emigrants by council and material aid. The national days were observed by marching in procession to each other's churches alternately, where a charity sermon was preached. The day finished up with

A PUBLIC DINNER
in the principal hotel of the city.

* We give this story as we heard it. In speaking of the Holy Water, we mean no offence to Roman Catholics. Water is an emblem of purity and of the Holy Spirit, and every Christian denomination use it in their ordinances. When set apart for such purpose, it should be used as intended and not otherwise.

The writer has a distinct recollection of one of those St. Patrick's Day dinners which was celebrated in the North American hotel. The military band which escorted us to church was also engaged for the evening, and several officers of the garrison, especially

THE NATIVES OF "THE OLD SOD,"

were among the invited guests, which consisted of representatives of the sister societies and other gentlemen of the city. I need scarcely say that the menu and decorations of the room were got up in style. During the dinner the band discoursed several lively national airs.

After the usual loyal toasts were honored with hip, hip, hurrah ! and music by the band, a song by so and so, the toast of the evening was proposed :

" THE WARRIORS, POETS AND STATESMEN OF OUR OWN
GREEN ISLE,"

was drunk with loud cheers and "The Kentish Fire." The late Dr. McCaul, president of the Toronto University, was called on to respond. The doctor's speech was loudly applauded, as all the great men that Ireland ever produced were made to pass like dissolving views before us.

About midnight the excitement had reached its highest pitch. Then came the loud laugh, the jokes and the report of champagne corks, interspersed with strains of music.

Towards morning the various liquors

OVER-HEATED THE CELTIC BLOOD

and the scene became uproarious. All were talking and none were listening. The whole company acted like persons under the influence of mesmerism or laughing gas, and thus the assembly broke up in confusion. How they reached home remains a mystery to this day. So ended the St. Patrick's dinner.*

The year 1837, was an eventful one, not only as the time of "the Mackenzie rebellion" (when good came out of evil) but to the writer. A time of much gratification as it was then his parents and family arrived and settled in Toronto. We have many interesting and amusing incidents of "Toronto of old" but must defer till some future time.

In the meantime we shall bring the rambling part of our narrative to a close by one more "Life Picture" of

THE FOUR YOUNG DRAPERS.

The largest dry goods or drapery establishment was kept by a Mr. M—, who did a large business and kept a number of smart

* The writer is still a member of the same Society remodelled and improved. At a late banquet no intoxicating liquors were used.

and gentlemanly young men as clerks. Amongst the latter were four whom the writer knew very well, seeing them almost daily. Two of the four hailed from Old Scotia and two from the Emerald Isle. The two Irish were not the lively ones nor the two Scotch the quiet and "cannie" ones. The grave and gay were equally divided between each country. For instance, J. Mack, from the "land o' cakes," was a good representative of his country—steady, cautious, thoughtful, a Sabbath-school teacher, and, consequently, a Bible student. W. Little, the other Scotchman, was the opposite of Mack in many respects. He was genial, social and fond of lively companions, especially those who were musically inclined. With such he felt at home, enjoying his pipe and glass of toddy, while he sweetly sang a Scotch melody or one of Burns' bacchanalian songs.

And now for the sons of Erin. T. Crew, like J. Mack, was reserved, studious and a teacher in the Sunday-school. Notwithstanding this he was of a lively disposition, fond of a well-timed joke, but always kept within the bounds of propriety. R. Maunt, we will call him, the last of the quartette, was thoroughly Celtic in disposition, hailing from the south of Ireland. He still retained the Munster accent and was very lively, impetuous, witty and genial. Like Little he was very fond of lively company, and was always welcomed on account of his oratorical ability and his patriotic and comic songs.*

Such were the "Four Young Drapers" who commenced their business education with equal chances of success. But mark the divergence of their career in after life. Little, the sweet singer of Scotch airs, was invited to public and private parties on account of his good singing and social disposition. Burns' anniversary was not complete without Little, and at midnight or the sma' hours of the morning his musical and, by that time, mellowed voice might have been heard leading in the "Barley Bree":—

"The cock may craw and the day may dau,
But we will lou the barley bree."

It has often occurred to the writer that there has been as much intoxicating liquor drank over Burns' songs as would float the "Great Eastern," and if Burns were permitted to revisit this earth, especially on one of the anniversaries got up in his honor, how he would denounce the custom which not only shortened his days, but many other great geniuses, such as Byron, Shelley, Sheridan and others who might have lived to the full allotted time of man and been a blessing to their kind had they been total abstainers.

* Maunt and Little were frequently at one of those "clubs" which have an enviable reputation in the present day.

Little's convivial habits soon became as chains to bind him. Late to rest and late to business brought him into trouble, and after many derelictions of duty he was discharged by his employer and left the city. Some years after this the writer was passing through a neighboring town, and, while waiting the arrival of the stage coach, he with other passengers was standing round a log fire in the bar-room of the hotel. Presently the outer door was pushed open by the hostler, who was carrying a stick of cordwood on his shoulder which he threw on the fire. This individual was dressed in an old grey coat with a hood or *capote* of the same color pulled over his head. As he turned round the writer caught a glimpse of his bloated countenance, which seemed strangely familiar though sadly changed. "Surely I have seen that face before." Then, turning to him, I accosted him thus:

"Is your name Little?" "Yes sir, that's my name." "Did you ever live in Toronto?" "Yes sir." "In Mr. M——'s dry goods store!" "You seem to know me, sir. May I ask whom I have the pleasure of addressing?" "My name is Edward M——." At the mention of the name he was overcome with emotion, and with tears in his once handsome but now bloodshot eyes he extended his hand, saying: "I am all that remains of poor Willie Little whom you knew in my happy days; but, alas! I have fallen, and all through strong drink." After a few minutes' conversation in which words of advice and encouragement were given him, the stage drove to the door, and taking hold of his feverish hand I parted with poor Willie Little and never saw him again.

And now for R. Maunt. What became of that whole-souled Irishman? Alas! poor Maunt! He, too, made a wreck of life. The drinking habit grew on him. His jovial manner, sparkling wit and good singing were a curse to him instead of a blessing. He was invited to nearly all the convivial parties in the city, especially the public dinners, where he was considered the life of the party. To all the usual loyal toasts Maunt had an appropriate song, which was received with loud applause. Maunt was often toasted at those dinner parties, and called by his companions as they sang "a right good fellow, which nobody can deny." This fulsome praise of a present guest is unreal, and none but persons under the influence of strong drink could use such unmeaning flattery. Even Maunt himself realized the hollowness of such professions. When in business for himself he sometimes called on the very chairman of the meeting where he was toasted to borrow a \$100 for a few days as he had a note to pay. That gentleman "would be very happy to oblige but he really could not at present," and he referred him to Mr.— the vice-chairman, and he to another, so that "they all, with one

consent, began to make excuse." Finally, poor Maunt could not borrow \$5 from one of those who called him "a jolly good fellow." So much for professions when men are under the influence of alcohol. As stated above, Maunt started in business on his own account but was a slave to habits which mastered him and injured his credit. The result was that the sheriff sold him out, and he went on from bad to worse, and like poor Little his sun went down under a cloud.

The first two of our quartette, as already described, like many young men of the present day, made a great mistake in neglecting the Scriptural injunction, "Remember now thy Creator in the days of thy youth." They ran with the giddy multitude and sought pleasures in worldly amusements and the indulgence of the wine cup which has allured so many to their doom. But we have something better to say of J. Mack and T. Crew, who, as stated above, denied themselves of those indulgences and became total abstainers. They connected themselves with the church where they found the pearl of great price, and became not only consistent members, but successful teachers, exhorters and local preachers. They also proved in after life "that godliness was profitable to all things." For instance, Crew, after faithfully serving his employer to the end of his term had a choice of lucrative offices. One of these he accepted and was entrusted with the full management of the establishment, the duties of which he faithfully discharged. He might have been a partner or have risen to be a first class merchant had he continued in business, but he felt he had a higher calling and gave up flattering worldly prospects for the high and honorable calling of a minister of the gospel.

Like Crew, Mack thoroughly learned his business and would have also gone into the Christian ministry but his health prevented the accomplishment of this cherished purpose. His aim was to become a successful merchant, so that he might not only enrich himself by the profits of an honest and honorable business, but have something to give for the cause of God. Having this in view he was "diligent in business, fervent in spirit—serving the Lord." Some say that he made a vow like the patriarch of old "that of all the Lord gave him he would give a tenth to the Giver." We believe he carried it out in after life. Being possessed of an excellent character he had good credit and commenced business in a modest way. Gradually he rose to success, removing to larger premises, began to import stock for himself, went to Europe, made excellent arrangements with the largest manufacturers. Opened a wholesale house, then larger and more extensive premises, and step by step rose to be one of the largest merchants in the Dominion. His good business tact

and sterling character brought him into the notice of his fellow-citizens, who solicited him to become their representative in the Local Legislature and afterwards in the Dominion Parliament and finally to the Senate.* Amid the many engagements of public life and of his immense business he found time to devote to the interests of the cause of God.

The moral of this true story—for true it is in every detail, the names only being disguised—lies on its surface. Had those two talented young men, who so early made shipwreck of their lives, been total abstainers from strong drink and God-fearing members of a Christian church they might have been among the successful wholesale merchants of to-day. The lesson that the young men who read this sketch may learn therefrom is this: “Godliness is profitable unto all things having the promise of the life that now is, and of that which is to come.”

Reader, if not already engaged in temperance, Sabbath-school and church work remember the words of Holy Writ: “He that is not for us is against us.”

“Do not then stand idly waiting for some other work to do,
Lo ! the field is ripe to harvest and the laborers are few ;
Go and work in any vineyard, do not fear to do or dare ;
If you want a field of labor you can find it anywhere.”

E. M. M.

CHAPTER VII.

CLOSING “LIFE PICTURES DARK CLOUDS OBSCURED BY A GLORIOUS SUNSET.”

BUT one says “you have not told us what became of the Mackenzies and Wainrights, nor have you finished that interesting story of “The school upon the hill.”

To the first charge we say “The less said about those worthies (?) the better.

Dr. Toms career up to the present you are aware of. The last we heard of him was that his brother sent a remittance to bring him home where the graceless pair continued their unsteady habits till they brought financial ruin upon their father.

Thus fulfilling the old adage “that riches—acquired in the liquor traffic. Scarcely ever comes to the third generation.”

As to the Wainrights, they might have succeeded their father in his lucrative law practice, but missed their opportunity and were good for nothing but whiskey drinking, consequently their lives were a failure, besides the bad example they set to the rising generation.

* The reader will have no trouble in locating Mack, who was no less a person than the late Hon. John Macdonald, a name that is now a household word, who, by his many acts of private and public benevolence and his large bequests, has erected for himself “a monument more lasting than brass.”

But we have something better to say of the Smith lads, whose parents were comparatively poor, yet they gave their sons a moral and religious training, and taught them to shun "the intoxicating cup."

It was only after we left our native town that the writer heard of the brilliant career of the young soldiers, also of their return and of Roberts faithfulness to his "blue-eyed Mary."

THE CONTINUATION OF "THE SCHOOL UPON THE HILL."

Robert and James Smith had been several years away, their sisters had grown up to be wise, intelligent and pious young women, and a great help and comfort to their parents. Dick was a journeyman, and boarded at home. Mary Logan had grown to womanhood, and retained her good looks. She had many offers for marriage, but refused, saying her heart was in India, and she could not bestow her hand on any other than Robert Smith, her "first love." One day a paragraph appeared in the newspaper, stating that a great battle had been fought, and complete victory gained by the British troops under Lord Gough in India. In the list of the killed and wounded the names of Sergeants Robert Smith and Wm. Armstrong appeared among the latter.

I need scarcely say what effect this news had upon the Smith family, and especially Mary Logan, who with her parents hastened to town to hear the particulars. In this dreadful state of anxiety they remained for a week, when a letter in a strange hand arrived. It was from Sergeant Armstrong, giving a detailed account of the fight, and of the bravery and charge of the 10th Hussars, completely routing the enemy; that Robert and the writer were in the midst of it; that the wound he received was slight, but Robert's left arm was broken. This letter of explanation was received with devout thankfulness, and congratulations were sent to the Smith family by all their friends. After some time a letter was received from Robert confirming the above, stating that he was now out of hospital and, being unfitted for active service, was promoted to be Quartermaster-Sergeant; that he was writing in the orderly room, and occasionally made excursions with the Quarter-master to purchase stores for the regiment; that his position was a lucrative one, as he often received valuable presents from the loyal natives; also that his regiment would return to England in about six months when he would receive his discharge on account of his wound. This last news was received with rejoicing at the "School on the Hill," and especially by Mary, who received a similar one from her "wounded Hussar."

The brothers, Robert and James, kept up a correspondence

The 47th was now in Canada ; in James' last letter he said they had orders to return in the spring. One fine May morning a large transport anchored at Portsmouth. It had on board the 10th Hussars, returning from India ; amongst them were Robert and his comrade, Sergeant Armstrong. The sunburnt fellows, with medals on their breasts, received a royal welcome, the bands playing, " See the Conquering Hero Comes." After being settled in barracks, Robert applied for his discharge, which the commanding officer promised to forward to him, and adding that " in the meantime Quarter-master-Sergeant Smith might consider himself on furlough." Robert's comrades gave him a farewell demonstration and presented him with a piece of plate. In parting with his bosom friend, Armstrong, he elicited a promise from him that he would visit him in Monaghan at no distant date, and be his "best man" on an *interesting occasion*. The promise was given and the comrades separated for a time.

Robert's first piece of business was to dispose of a part of his valuable and curious presents to a museum, for which he realized quite a little sum of money. His next was to make inquiry about the 47th Regiment, which he heard had already landed, and was in Liverpool ; thither he hasted and found James. The brothers were so much altered in personal appearance that they scarcely recognized each other. In a little time their plan was arranged : James was to procure a furlough for a month, and then they would go to Monaghan and surprise the family at home. There was no difficulty about "the leave ;" then the two sergeants proceeded to Holyhead, thence to Dublin by boat, and from Dublin to Monaghan by mail coach.

One evening, as the Smith family were seated around a bright fire in the little parlor, the father reading his Bible, the mother knitting, the daughters working samplers, and Dick carving "a man's head" on a stick, a knock came to the front door, on opening which Carrie started back affrighted. There stood two tall men wrapped in military overcoats. The first speaker asked, " Is this where Mr. James Smith lives ?" Scarcely had he spoken when Mrs. Smith recognized the voice and said, " It is Robert," and Carrie exclaimed, " and James." In an instant the family surrounded the returned prodigals. The shock was too much for the mother, who fainted in Robert's arms ; her first words, when consciousness returned, were " my son." " Yes, my dear mother, your wayward boy," said Robert, planting a kiss on her pale face ; James followed suit. On removing the over-coats, the tall, manly forms of the soldiers in uniform stood before the delighted family. As for their father, he could do nothing but hold up his hands in

praise and thanksgiving, for the safe return of his sons. There was scarcely any sleep in the domicile that night.

On the following morning, after breakfast and worship, Robert opened one of his large trunks, took out a canvas bag containing one hundred sovereigns (part of which James contributed) and handed it to his father as a present. Then to his mother a parcel containing a beautiful cashmere shawl, then to each of his sisters a rich India silk dress, and to Dick a large Turkish smoking pipe. On taking out the next parcel, he handed it to Susan, saying, "don't open this, Susie; it's for my Mary."

Dick was deputed to see Mr. Jackson forthwith, announce the arrival, and ask permission to give the boys a holiday. This he granted, and sent his congratulations.

I need scarcely say the scholars received their leave with joy. The news spread like wild-fire and before noon every person in town heard of the returned soldiers. The excitement at the Smith house was intense. Father Smith, who never saw so much money together, went up stairs and paced the vacant shool-room, saying, "Lord keep me humble; save me from being carried away by the 'deceitfulness of riches.' 'If riches increase, set not thine heart upon them.' 'How hardly shall they that have riches enter.' Oh! Lord keep me humble."

James remained in the house that day, amusing the family with his adventures abroad. As for Robert, he started off for Milltown. It was a fine May morning, and the thousand singing birds seemed to say, "welcome home, wanderer." On ascending the gaol hill, he looked at the old building, in which there was no change; then turning to the right, he saw "Peter's Lake," which brought up fishing remembrances, at the "Crab-tree brae" he heard the familiar notes of the lark, blackbird, thrush, cuckoo, and corncrake. In a little time he was in Milltown, and stood upon the old "Blackwater Bridge," which brought up many pleasing associations. On reaching the other side he began to feel a little nervous, especially as he neared the "Logan Farm." In the lane leading to the dwelling-house a man was clipping a hawthorn hedge, who seeing the stranger, dropped his shears and running towards him, said, "is it possible that you are Robert Smith?" "Yes sir, no other; and you are Mr. Logan?" "Yes, I am Thomas Logan, and you are welcome home, my boy." "Many thanks, Mr. Logan, but how is Mary?" "Come in and see for yourself."

They enter. Robert is shown to the parlor, while Mr. L—— goes to the garden, saying, "a neighbor wants to see the ladies." Mary colored up; she was afraid it was a ruse of her father, and tremblingly followed her parent to the house. On

arriving at the parlor door, a scream, a swoon, and she would have fallen but for Robert, who caught her with his right arm, and clasped her to his bosom. On recovering, she opened her soft blue eyes, and her first word was "Robert." "Yes, my darling and faithful Mary, your own Robert," at the same instant bringing his bronzed face in close proximity to hers, and kissing her pale lips.

That afternoon was spent in planning. Robert explained about James' leave, which would expire in about three weeks, also of the coming visit of his comrade, whom he wished to be his "best man," that Mary must try to be ready within that time, as he would like to have James at their wedding. Mary thought the notice *too short*, but supposed "she must obey military orders." Mr. and Mrs. Logan were called in to the "council of war," and gave their consent; then the soldier and his bride-elect started for a walk to town. When they came to "the bridge" they paused, and had another look at the "Old Mill." "Here," said Robert, "I am reminded of the appropriate stanza—

" 'Remembrance loves to linger near
The scenes to love and friendship dear,
And memory oft brings back to view
The happy hours I spent with you.' "

Mary was delighted with the beautiful present, which consisted of a richly embroidered India silk dress, to be worn on an interesting occasion.

While preparations were being made for the approaching nuptials, Robert wrote to Sergeant Armstrong, saying "the affair" would come off in three weeks, and that he would expect him about that time. The reply was that "he would be on hand." Robert's friend arrived in good time, and was well received by the family, who were already prepossessed in his favor. As before stated, Armstrong was tall and handsome, still unmarried. The three sergeants attended the little chapel, and were admired by all, especially the servant girls, who peeping through windows, exclaimed ! "Is'n't he a darlin the bould soger boy."

The eventful day having arrived, the parish church was crowded to witness the ceremony, which was performed by the rector, as Methodist preachers did not officiate in those days. At the altar stood Robert in the full uniform of a Hussar, long boots and spurs, scarlet jacket slung over his blue tunic, which was adorned with his medals. Sergeant Armstrong was similarly dressed, and James, on his right, was in full regiments—scarlet tunic, etc. In a little time, Mr. Logan

proceeded up the aisle, with Mary on his arm, followed by Carrie and Susan richly dressed in their India silks; as they formed a semicircle, they presented a picture for an artist. The blushing bride, of course, "looked lovely." At the conclusion of the ceremony, the happy couple were congratulated by their numerous friends, especially by Mr. and Mrs. Jackson, who occupied front seats with the family. Jaunting-cars were in readiness to convey the company and guests to Mr. Logan's at Milltown, where a sumptuous repast was prepared. Here Wesley's Rules were strictly observed as nothing stronger than tea and coffee was provided.

Nor does this story end with one marriage. Armstrong thought Carrie beautiful, and she was charmed with the "gallant Hussar." While he remained in town they had frequent interviews, and before he left they were engaged. The furlough having expired, James and Armstrong were obliged to return to their regiments. An affectionate parting was the result, especially with Carrie and her affianced.

In a little time Robert's discharge arrived, giving him a sergeant's pension for life and an excellent character. He and Mary settled down at Milltown, and in a little time he was appointed barrack-master—a Government situation—to purchase supplies for the troops. Susan got married to a young minister. Sergeant Armstrong received his discharge, returned to Monaghan, got married to Carrie, then removed to Enniskillen, his native town. James served his full time, then emigrated to Canada West. As for poor Father Smith, he had grown feeble, and gave up his situation at the "School on the Hill." He and Mrs. Smith went to live with Dick, who was a good son. Mr and Mrs. Jackson lived to a good old age, endowed the Methodist Institution, bequeathed largely to public charities, as they had no children. Then the saintly old couple departed this life, in the full assurance of a glorious immortality. Amongst the many tablets in the Monaghan parish church *this day*, a very handsome marble slab reads thus: "Sacred to the memory of Richard and Margaret Jackson," then describing his many benevolent acts, and his having given a large donation toward the erection of this church.

As above stated, Father Smith lived with his son Dick. One morning he did not come to breakfast at his usual time. Dick went to his bedchamber, and found his good old father, kneeling at his bedside, *dead!* Faithful unto death, no doubt but he received the crown of life. So ended my schoolmaster, poor, old "Saintry Smith." "Precious in the sight of the Lord is the death of His saints."

"THE SCHOOL UPON THE HILL."

With pleasing recollections I meditate for hours
 On happy days of boyhood spent in "Erin's lovely bowers,"
 The swimming feats in "Blackwater," near Milltown's bridge and mill,
 The fishing sports at "Hatchell's Lake" and "School upon the Hill."

At "Rossmore Park" we've spent the day gathering nuts and loes,
 And climbing prickly bushes, regardless of our clothes;
 Then seeking nests of singing birds, and drinking at the rill,
 Thus filling up the holidays of "School upon the Hill."

At early morn, just as the lark and songsters of the grove
 Had warbled forth in joyous song of praise to God of love,
 Then would the boys of Jackson school in manly pastime drill,
 And hasten home for morning meal and "School upon the Hill."

Dear "Sainty Smith" we dreaded most, yet sometimes with a look
 Of Love, he said "twas for our good," and quoted from God's book
 Thus we were taught in various ways, sometimes against our will,
 To read our Bible daily at the "School upon the Hill."

Impressions then were made, which after years proved good,
 Though covered for a season, yet brought us back to God;
 The fervent prayers of pious men, I think I hear them still,
 In Jackson's little preaching-house and "School upon the Hill."

Although in modern temples now of architecture grand,*
 With eloquent divines and choirs—a credit to our land—
 Once more I'd like to see each spot, the "Milltown bridge and mill,"
 The little Jackson preaching-house and "School upon the Hill."

—E. M. M.

P.S.—The pamphlet which follows this, entitled "A Visit to the Emerald Isle after an absence of 40 years in Canada," will be forwarded to any P.O. on application to the author,

E. M. MORPHY,
 141 Yonge St., Toronto.

March 1, 1893.

* The "Metropolitan" and other Toronto Churches.

AETNA LIFE INSURANCE CO.

CAPITAL AND ASSETS - \$38,675,518.07.

Policies in force in Canada, about - \$18,000,000.00.
Special Deposit at Ottawa, nearly - 4,000,000.00.

Cheaper than Society Insurance.

For 24 years past the old **AETNA LIFE INSURANCE COMPANY**, in addition to its popular ENDOWMENT INVESTMENT Plans, has been giving Common Life Insurance at a Very Low Cost, upon its Copyrighted RENEWABLE TERM PLAN.

Below will be found the Annual Premiums, followed by a Statement of the Results to the Survivors during the past Ten Years. Compare the Cost, shown in Section 4, with the Assessments made upon persons of the same age who belong to the various Assessment Societies, whether of the business or fraternal kind. This is shewn by experience THE CHEAPEST, as well as THE BEST.

FOR EACH \$1,000 OF INSURANCE:

1			2			3			4		
Annual Premium, including Medical Fee, Admission Fee, & Annual Expense Charge, all in one sum.			Accumulated fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.			BALANCE, Divided into ten parts, shewing Annual Total Cost.			Allow \$4.00 in place of the Annual Dues and Admission Fees usually collected, and the Net Cost, yearly, was:		
Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.
16	11 09	35	17 26	16	35 21	35	78 86	16	7 57	35	9 47
20	11 09	36	18 00	20	35 21	36	83 30	20	7 57	36	9 65
21	11 37	37	18 68	21	37 40	37	87 80	21	7 63	37	9 90
22	11 66	38	19 41	22	39 50	38	92 30	22	7 70	38	10 18
23	11 97	39	20 19	23	41 60	39	96 85	23	7 80	39	10 50
24	12 29	40	21 02	24	43 70	40	101 36	24	7 90	40	10 88
25	12 61	41	21 91	25	45 86	41	105 99	25	8 05	41	11 32
26	13 00	42	22 86	26	48 60	42	110 45	26	8 15	42	11 82
27	13 38	43	23 88	27	51 35	43	115 05	27	8 25	43	12 40
28	13 79	44	24 97	28	54 15	44	119 70	28	8 35	44	13 00
29	14 21	45	26 14	29	57 00	45	124 30	29	8 50	45	13 72
30	14 67	46	27 39	30	59 85	46	129 00	30	8 70	46	14 50
31	15 14	47	28 71	31	63 12	47	133 75	31	8 80	47	15 30
32	15 65	48	30 10	32	67 40	48	138 55	32	8 90	48	16 23
33	16 19	49	31 59	33	71 20	49	143 35	33	9 07	49	17 23
34	16 75	50	33 17	34	75 00	50	148 20	34	9 25	50	18 35
											34 5 25

EXPLANATION OF TABLE.

The Rates shewn in No. 1 remain fixed at the age of entry for Ten Years. If the Accumulated Fund (2) is sufficient (as for 24 years past it has been), all policies on these Rates will be RENEWED ANOTHER TEN YEARS, as the close of each ten years is reached, without increase of the original rate. At the age of 70, or later, the party's entire Accumulated Fund may be drawn out in CASH (or two-thirds at an earlier age), as a Surrender Value, or the Insurance may then be renewed for life.

No. 2 shews the Fund belonging to the age opposite it, available as Cash, without medical re-examination, toward taking an Endowment or other Policy of equal amount, or securing a renewal on the same plan, at the Original Rate, for Another Ten Years.

No. 3 shews the Balance, or Entire Annual Cost, the Past Ten Years, expenses and all.

No. 4 shews the resulting Net Cost, or annual assessment of the past ten years in the AETNA, on this plan, after allowing \$4.00 off No. 3, as an equivalent of the \$8.00 or \$11 Admission Fee, and \$3.00 annual Expense Charge, found necessary in assessment societies.

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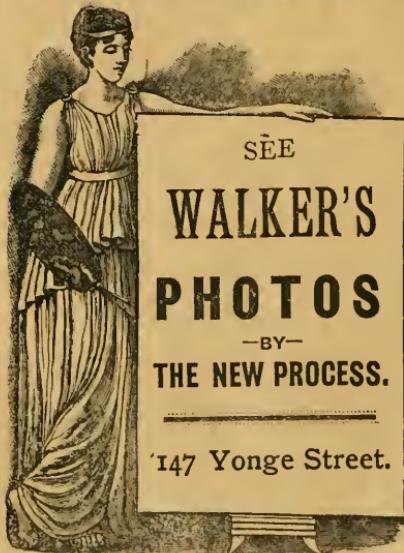
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